

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In re:

DENNIS M MCDONALD
DEBRA E MCDONALD
Debtor(s)

Case No. 10-45188

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

John V. LaBarge, Jr., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/10/2010.
- 2) The plan was confirmed on 07/19/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/28/2015.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$122,572.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$44,410.00
Less amount refunded to debtor	\$10.00

NET RECEIPTS:	\$44,400.00
----------------------	--------------------

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,605.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,832.59
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$3,437.59
--	-------------------

Attorney fees paid and disclosed by debtor:	\$395.00
---	----------

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	4,362.91	4,397.91	4,397.91	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	24,368.03	26,744.98	26,744.98	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	6,097.93	5,763.46	5,763.46	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	5,242.05	6,698.82	6,698.82	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	15,312.94	24,255.61	24,255.61	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	473.31	473.31	0.00	0.00
BANK OF AMERICA	Unsecured	3,979.73	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	20,967.64	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	4,032.77	NA	NA	0.00	0.00
BERMAN & RABIN PA	Unsecured	10,937.23	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SVCS	Unsecured	714.90	NA	NA	0.00	0.00
CAVALRY PORTFOLIO	Unsecured	8,051.56	8,615.27	8,615.27	0.00	0.00
CHASE BANK NA	Unsecured	1,373.18	NA	NA	0.00	0.00
CRITICAL CARE SVCS	Unsecured	1,118.00	NA	NA	0.00	0.00
DELL FINANCIAL SVCS LP	Unsecured	995.32	995.32	995.32	0.00	0.00
DEPAUL MEDICAL CENTER	Unsecured	0.00	NA	NA	0.00	0.00
HSBC CARD SVCS	Unsecured	696.63	NA	NA	0.00	0.00
INTERNAL REVENUE SERV	Unsecured	NA	2,223.81	2,223.81	0.00	0.00
INTERNAL REVENUE SERV	Priority	27,290.00	21,154.60	21,154.60	0.00	0.00
LVNV FUNDING LLC	Secured	16,619.07	16,684.92	16,684.92	10,903.54	3,984.02
LVNV FUNDING LLC	Secured	22,071.98	23,909.98	23,909.98	15,625.32	5,709.16
LVNV FUNDING LLC	Unsecured	16,861.30	11,348.58	11,348.58	0.00	0.00
LVNV FUNDING LLC	Unsecured	17,748.97	21,506.92	21,506.92	0.00	0.00
LVNV FUNDING LLC	Unsecured	209.51	217.17	217.17	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	535.63	535.63	0.00	0.00
MIDLAND CREDIT MGMT INC	Unsecured	16,704.26	21,849.62	21,849.62	0.00	0.00
MIDLAND CREDIT MGMT INC	Unsecured	636.25	920.20	920.20	0.00	0.00
MIRA MED REVENUE GROUP	Unsecured	89.87	NA	NA	0.00	0.00
MO DEPT OF REVENUE	Priority	6,579.12	6,348.14	6,348.14	0.00	0.00
MO DEPT OF REVENUE	Unsecured	NA	317.25	317.25	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	300.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NCO PORTFOLIO MANAGEMENT	Unsecured	15,371.86	9,564.53	9,564.53	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	1,115.34	1,175.48	1,175.48	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	11,585.42	13,016.80	13,016.80	0.00	0.00
PULMONARY CONSULTANTS	Unsecured	98.96	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	8,446.26	8,724.63	8,724.63	0.00	0.00
ST LOUIS CARDIOLOGY CONSULT	Unsecured	200.00	NA	NA	0.00	0.00
ST LOUIS CO COLLECTOR OF REV	Priority	619.74	950.13	950.13	0.00	0.00
ST LOUIS CO COLLECTOR OF REV	Secured	3,063.63	4,870.14	4,870.14	4,448.30	292.07

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$45,465.04	\$30,977.16	\$9,985.25
TOTAL SECURED:	\$45,465.04	\$30,977.16	\$9,985.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$28,452.87	\$0.00	\$0.00
TOTAL PRIORITY:	\$28,452.87	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$169,345.30	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,437.59</u>	
Disbursements to Creditors	<u>\$40,962.41</u>	
TOTAL DISBURSEMENTS :		<u>\$44,400.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/09/2015

By: /s/ John V. LaBarge, Jr.

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.